Concordia Plan Services

Concordia Plan Services the place for your health, retirement and disability benefits
Concordia Plan Services caring for LCMS ministries and their families
Concordia Plan Services offering physical, emotional and financial wellness solutions
Concordia Plan Services providing you with peace of mind
Concordia Plan Services helping ministries Be Well so they can Serve Well
Concordia Plan Services here for you during all of your life-changing events
Concordia Plan Services a trusted resource for you and your family
Concordia Plan Services is happy to be the provider of your health and retirement benefits – offering you physical, emotional and financial paths to wellness. It’s important that CPS is able to provide you (the member), as well as your spouse and children, benefits that you need and want … so you can be well to serve well.

We have so much to tell you about your benefits! So we’re providing you with a brief overview here. Want more details? Check out your personalized benefits portal.

Questions? Contact CPS at 888-927-7526 or info@ConcordiaPlans.org, 7 a.m.-5 p.m. CT, Monday-Friday.
We've put everything you need to know about your benefits in one easy to use place — your own personalized benefits portal. It’s a safe, secure way to enroll and manage your benefits, along with your personal information, such as your beneficiaries. Simply log in to your personalized portal to see all of your benefits!

To create a portal account, go to ConcordiaPlans.org and click on “Member Login” at the top of the page. Follow the simple, three-step process to create an account. If you’re a returning user, you can sign directly in to your account.

Your employer decides the benefits that will be offered to you, so everything outlined in this overview may not be applicable to you. Please refer to your benefits portal for all of your benefits.
Visit ConcordiaPlans.org and click on “Member Login” to learn more about your physical, emotional and financial wellness benefits.

**Concordia Health Plan:** The CHP provides coverage from office visits to hospital stays to emergency care. It also includes coverage for prescription drugs, mental health/substance abuse, preventive care (excluding contraceptive services) and more!

**Dental & Vision Coverage:** If your employer offers dental and vision benefits, Cigna Dental and VSP will be the administrators.

**Hearing Care Discounts:** You have access to discounted hearing aids and services through HearUSA, EPIC, Cigna Healthy Rewards and VSP*. (*Only available to members enrolled in VSP vision benefits.*)

**Personal Spending Accounts:** Different types of accounts can help you pay for your out-of-pocket health care costs, such as deductibles. To learn more about a flexible spending account, a health reimbursement arrangement or a health savings account, call CPS at 888-927-7526.

**Grand Rounds:** Grand Rounds is a doctor referral resource designed to extend a high-quality level of care to you and your family because when it comes to health, finding the right doctors could make all the difference. You also can get second opinions from leading experts.

**Vitality:** Vitality integrates healthy activities and choices into your daily life to help you manage your weight and live a healthier lifestyle.

**Virta:** Tired of just managing your diabetes? Virta is a treatment to reverse type 2 diabetes – patients reduce their blood sugar and A1c, while potentially removing diabetes medications.
**Maternity Care:** This program provides prenatal support and in-depth educational tools to encourage healthier pregnancies and healthier babies.

**Telehealth:** Telehealth lets you access health care, prescriptions and mental health counseling via computer, smartphone or tablet and is a good solution to getting a diagnosis and treatment plan for common illnesses, such as flu, stress/anxiety, skin conditions and allergies. Telehealth providers are board certified, like the doctors you see in person.

**Employee Assistance Program:** When experiencing stress, burn-out and other life challenges, the EAP is here to help 24/7/365. A dedicated staff of personal advocates can get you the information you need, guiding you toward the right solution.

**Naturally Slim:** Naturally Slim has a common-sense, skill-building approach to lasting weight loss, and it doesn’t include starving, counting calories or avoiding foods you love.

**Omada:** Omada is for those at risk of diabetes and cardiovascular disease. You’ll learn how to lose weight and create a sustainable lifestyle by making small changes around eating, activity, sleep and stress.

**Livongo:** It’s known as Livongo, but to those with diabetes it’s a whole new approach to management that makes living with diabetes easier.

**SmartShopper:** It pays to shop for better health care. SmartShopper lets you compare high-quality, in-network medical providers for common procedures and choose the best, low-cost option. You will save money out-of-pocket and earn a cash reward. Simply register, shop, schedule and earn!
**Concordia Retirement Plan:** The CRP is a pension benefit based primarily on your years of service and salary. The CRP takes the investment risk off the individual and provides retirement income for life. Your employer provides this benefit at no cost to you.

**Concordia Retirement Savings Plan:** The CRSP is a 403(b) retirement savings plan that allows you to take a proactive approach to retirement planning. You can also rollover savings from a former employer into the CRSP. The CRSP is the perfect place to save so you’ll have the income you need for expenses in retirement.

**Concordia Disability & Survivor Plan:** If you become unable to work because of sickness, injury or maternity leave, you are eligible for potential disability benefits.

**Legal, Financial and Grief Support:** Legal, financial and grief support is available with LifeSuite Services through our partnership with Securian.

**Basic Life Insurance:** Your benefits include a basic life benefit that is worth at least two times your annual compensation. Your spouse and enrolled dependents receive a $10,000 benefit.

**Supplemental Life Insurance:** If you have a need for additional life insurance, you can purchase supplemental life insurance at discounted rates through Securian.
**Accidental Death and Dismemberment Insurance:** Accidental Death and Dismemberment coverage pays a benefit if you or a covered family member dies or is seriously injured as the result of an accident. You can purchase this through Securian.

**Critical Illness Insurance:** Critical Illness Insurance, which you can purchase through Securian, helps you prepare financially for an unexpected health event.

**Accident Insurance:** Group accident insurance can help cover unplanned costs due to an accident so your personal finances don’t take a big hit. You can purchase this through Securian.

**Vault:** Don’t let student debt weigh you down. Vault can simplify your loan repayment options and create a step-by-step guide to help you pay off your student debt faster. You can also invite family members to use Vault.

**Identity Guard:** Identity Guard provides top of the line protection against identity theft. They do much more than free monitoring services including: checking the dark web, providing near-real time alerts and providing Identity Recovery Assistance. Available at discounted rates.